

TRUTH IN LENDING DISCLOSURE			
Lender:  AFC FIRST FINANCIAL CORPORATION  P.O. BOX 3558 ALLENTOWN, PA 18106 (610) 433-7486 (800) 821-0174 (610) 433-7488 FAX		Borrower(s) (Herein referred to as "you," "your," and "us")  <<ownerfirstname>> <<ownerlastname>> <<cofirstname>> <<colastname>>	
		Address Mailing Address <<n1>>  Premises Address <<propaddress>> <<propcity>> <<propstate>> <<propzip>>	
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate <<aprtxt>>%	FINANCE CHARGE The dollar amount the credit will cost you \$<<fincharge>>	Amount Financed The amount of credit provided to you or on your behalf \$<<loanamount>>	Total Of Payments The amount you will have paid after you have made all payments as scheduled \$<<totalpayments>>
Number of Payments		Amount of Each Monthly Payment	When Payments Are Due
<<loanterm>>		\$<<loanpayment>>	Monthly, beginning 30 days after disbursement
SECURITY: You are giving a security interest in: _____ N/A PREPAYMENT: If you pay off early, you WILL NOT have to pay a prepayment penalty. LATE CHARGES: You should refer to the rest of the document for information about nonpayment, default, the right to accelerate the maturity of the obligation, and the prepayment rebates and penalties.			
ITEMIZATION OF AMOUNT FINANCED			
1. Amount paid to you directly		\$0 _____	
2. Total amount Financed and to whom the financed amount is paid on your behalf			
To: _____ For: _<<qualimp>>		\$ <<loanamount>>	
<<c1>>			
3. Amount Financed (Total of 1 and 2)		\$ <<loanamount>>	

CONSUMER DISCOUNT NOTE ("Note")  
(Simple Interest)

1. BORROWER'S PROMISE TO PAY  
In return for a loan made by the above named Lender to you, you promise to pay \$ <<loanamount>> U.S. Dollars (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is AFC First Financial Corporation, P.O. Box 3558, Allentown, Pennsylvania 18106, its successors and assigns. You understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST  
Interest will be charged on unpaid principal until the full amount of principal has been paid. You agree to pay interest at a yearly rate of <<loanrate>>%. You agree to pay interest at this rate during the term of the loan, after maturity and after any default as defined in Section 5(B) of this Note.

3. PAYMENTS  
(A) Time and Place of Payments  
You agree to pay principal and interest by making payments every month.  
You also agree to permit Lender to invoice the payments due through your utility invoice from <<Utility name>>. You will make these payments every month until you have paid all of the principal and interest and any other charges described below that you may owe under this Note. Your monthly payments will be applied to interest before principal. If on <<maturitydate>> or on the date which is <<loanterm>> months after disbursement of proceeds, whichever is later, you shall owe amounts under this Note, you agree to pay those amounts in full on that date, which is called the "maturity date." You will make monthly payments to <<ilutilco>>.

(B) Amount of Your Monthly Payments  
Your monthly payment will be in the amount of U.S. Dollars \$<<loanpayment>>.

4. BORROWER'S RIGHT TO PREPAY  
You have the right to make payment of the remaining balance owed at any time (prepay). Only payment in full will be accepted. Partial pre-payments will be credited to your Utility service account. If you prepay in full, there will be no changes in the due dates of your monthly payments unless the Note Holder agrees in writing to those changes. There are no penalties for prepayment.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER**

You agree that you have received a completed copy of this Truth In Lending Disclosure and Consumer Discount Note ("Agreement"). You understand that the terms of the Agreement are contained on both sides of this page. You, the Borrower(s), by signing below, agree to observe the terms and conditions of this Agreement. **WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.**

DATE: 7/7/2011

BORROWER(S): <<ownerfirstname>> <<ownerlastname>> <div></div>	BORROWER(S) <<cofirstname>> <<colastname>> <div></div>
<div></div>	<div></div>

Please Note: The terms of this Agreement are contained on both sides of this page. Please sign original only.

5. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If payments due under this Note are being collected through the Borrower(s) utility bill, then any late payment charges will be assessed based on the <<Utility name>> late payment process. See Disclosures for more details. If payments due under this Note are being collected directly by Lender, and if the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, you will pay a late charge to the Note Holder. The amount of the charge will be 10.00% of your overdue payment of principal and interest or \$20.00, whichever is higher. You will pay this late charge promptly but only once on each late payment.

(B) Default

If you do not pay the full amount of each monthly payment by the date it is due, you will be in default.

(C) Notice of Default

If you are in default, the Note Holder may send you a written notice telling you that if you do not pay the overdue amount by a certain date, the Note Holder may require you to pay immediately the full amount of principal which has not been paid and all the interest that you owe on that amount.

(D) No Waiver By Note Holder

Even if, at a time when you are in default, the Note Holder does not require you to pay immediately in full as described above, the Note Holder will still have the right to do so if you are in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required you to pay immediately in full as described above, the Note Holder will have the right to be paid back by you for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

(F) Bad Check Charge. If you pay by a check which is returned for any reason, you agree to pay a bad check charge of \$20.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits; then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from you which exceeded permitted limits will be refunded to you. The Note Holder may choose to make this refund by reducing the principal you owe under this Note or by making a direct payment to you. If a refund reduces principal, the reduction will be treated as a partial prepayment.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to you under this Note will be given by delivering it or by mailing it by first class mail to you at the Borrower's Address above or at a different address if you give the Note Holder a notice of your different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated above or at a different address if you are given a notice of that different address.

The Borrower is required to give notice to AFC if the Borrower transfers property title for the premises or Utility service is terminated at the premises address for which the loan was made.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of you together. This means that any one of you may be required to pay all of the amounts owed under this Note.

9. WAIVERS

You and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. GOVERNING LAW.

This Agreement shall be governed by the laws of the Commonwealth of Pennsylvania.

Disclosures

- A. While the loan payments are made to the Utility on the Utility Bill, the Note is between the customer and Lender and any dispute related to the Note terms, conditions or charges shall be resolved between the Borrower and the Lender.
- B. The Note amount is due in full upon transfer of the premises property title or termination of Utility service at the premises.
- C. The customer must pay the utility bill in full including the Note payment which is considered part of the Utility service bill. Failure to pay the entire bill could ultimately result in termination of electric service. Any charges associated with late utility payments, including the payments under this Note, will be at the approved rate for Utility late payments' not the interest rate provided in this Note.
- D. The Borrowers may receive electric supply, from either <<Utility name>> or an alternate retail electric supplier under the same terms and conditions.
- E. The Customer's monthly payment due under this Note will appear as a line item as a line item on the monthly Utility electric service bill. Customer will pay the payment due under the Note in monthly installments and may prepay the remaining loan balance in full at any time. Pre-payments of less than the remaining balance will not be allowed.
- F. If the Customer is unable to make a full payment of the amounts due on the Utility service bill including payments due under this Note, standard late payments charges may apply and other payment plans maybe offered. Any partial utility bill payments will be applied to energy charges first before payment is made to the Note balance.
- G. If a customer pays more than the balance on the monthly bill, including payments due under this Note, any overage will be applied as a general credit on their utility account.
- H. In the event Utility makes any payments due on this Note on the Borrower's behalf, Utility shall retain a right, but not requirement, of subrogation to pursue collection of those amounts paid on the Borrower's behalf.
- I. If the Customer is currently, or in the future participates in the Percentage of Income Payment Plan (PIPP) program, the monthly payment due under this Note will not be adjusted and the full amount of the Utility bill, including payments due under this Note, must be paid each month.
- J. Customer assigns to AFC First payment of any refund, adjustment, rebate, discount, or other money due from Sears in connection with the purchase, return, adjustment or servicing of a refrigerator purchased under the Program, and Customer directs Sears to send any such payment directly to AFC First.